

## ABSTRACT OF THE DISCLOSURE

The Trusted Computing Platform Alliance (TCPA) Specification is implemented to allow a credit card company to remotely install a credit card private key into a TCPA module to create a Trusted Platform Module (TPM). More specifically, when a credit worthy user applies for a credit card, the user will send the credit card company a public portion of a "non-migratable storage key," which is accredited a TPM endorsed by a Certification Authority. The credit card company will create its own public/private key pair according to the TCPA Specification, to create a TCPA header, and wrap the full structure by encrypting it with the public portion of the TCPA non-migratable storage key. The credit card company then sends by email the encrypted bundle with a certificate for it, and sends a corresponding pass phrase by regular mail.

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